

20 JAN 2014

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Report

Allianz Insurance plc www.allianz.co.uk

Risk Improvement Report

Risk Director

Insured: LARCHWOOD MOT SERVICE CENTRE
LIMITED**Broker:** Giles via INK Underwriting**Allianz Policy Number:** SM22783191**Broker Reference:****Address:** UNIT 4
DUNSERRY BUSINESS CENTRE
FULFLOOD ROAD
HAVANT**Surveyed By:** Dominic Kinsella**Survey Date:** 22 October 2013**Discussed With:** n/a**Postcode:** PO9 5AX**System Ref:** 0139448-001

Thank you for your time and assistance during our recent visit, which we hope you found of value in the identification, control and management of your risks.

If you require additional Risk Management guidance and advice, we would be pleased to assist further.

This Risk Assessment Report has been produced by Allianz Commercial (the Insurer), for the sole purpose of evaluating the insurance risk, which the above named organisation (the Client) presents to the Insurer, and to determine whether to accept such insurance risk, and if so, upon what terms.

The client should not assume that by implementing any of the risk improvements contained in this Report, that it will be compliant with its obligations at law. It is the Client's responsibility to ensure compliance with all relevant statutory and non-statutory requirements imposed upon it, in relation to the operation of its business. If the Client is in any doubt as to what its obligations are, then it should take independent advice.

The Insurer assumes no responsibility whatsoever in respect of any negligence, fault, breach of contract or breach of duty or otherwise to the Client, or to any other person who choose to rely upon the content of this Report, and any such person does so entirely at their own risk.

priority one: items identified as presenting serious and imminent danger and therefore requiring immediate attention.

priority two: items identified as being required to eliminate or reduce the potential for loss and therefore needing urgent attention.

priority three: items that are given as recommendations to comply with current best practice.

Please can we take this opportunity to point out to you that continuation of cover during the current and any subsequent periods of insurance is subject to all Priority 1 and/or Priority 2 Risk Improvements having been completed within the specified timescales. In the event of any Priority 1 and/or Priority 2 Risk Improvements not being completed, this may result in termination or alteration of the terms and conditions of cover on expiry of the specified Completion Date and/or the repudiation of any subsequent claim arising from such non-compliance.

This report can be viewed and completion status managed on our Risk Director website www.riskdirector.co.uk.

Once you have registered and logged in, the following four digit security code will be needed to unlock and view your risk improvement report:

FEFG

Priority 1- Risk Improvements

No Risk Improvements

Priority 2- Risk Improvements

No Risk Improvements

Priority 3- Risk Improvements

1301 - Loud Alarm Sounder

In addition to the existing audible sounder(s) an internal mains powered siren (e.g. Master Blaster) is to be installed as part of the existing intruder alarm system. The siren is to be located remotely from the control panel in an inaccessible and preferably concealed position. In order to comply with noise pollution legislation the siren is not to sound for longer than 15 minutes.

These measures are to be in place, in operation and in full working order whenever the premises are closed for business or left unattended.

Further guidance on this topic can be found in our Risk Control Notes "Thinking about installing an intruder alarm?" and "Intruder alarms – reducing false alarms" plus checklists which can be downloaded from our Risk Director website <http://www.riskdirector.co.uk>.

Risk Director

A FREE on-line service for Allianz Commercial policyholders and brokers providing instant access to a one-stop-shop of risk management tools, guidance and support.

www.riskdirector.co.uk

The website includes:

Comprehensive range of risk control notes providing an overview of the criteria you need to consider and the actions you need to take when assessing a particular risk.

Library of risk management guides, specifically developed for small businesses, motor fleet operators and motor traders.

Step by step health and safety management risk assessment tool. Access to a range of instructor led / on line e-learning training packages through our preferred supplier Praxis 42, to assist you in the management and control of hazards and risks in your workplace.

Hot topics, keeping you up-to-date with the latest developments in fire, health and safety, security, and environmental issues.

Details of our preferred suppliers, a family of quality approved suppliers providing a range of discounted products and services, offering a convenient and cost effective way to help you implement risk management measures.

Actionline

Answers provided free to questions which require immediate and expert advice for all Health, Safety, Environment and Business Continuity needs.

For health, safety & environment, please contact Praxis 42 on
0870 446 4203 or view e-mail:
actionline@praxis42.com

For business continuity and contingency planning, please contact Glen Abbot on 01738 580580 or via e-mail. bcactionline@glenabbot.com

Other Guidance

Other risk management guidance is available from the following:

Fire Protection Association (FPA)

Publications can be ordered on 01608 812 500 or via their website.

Insurers' Fire Research Strategy Funding Scheme (InFiReS)

A number of useful publications can be downloaded free from their website.

Health and Safety Executive (HSE)

Publications can be ordered from HSE Books on 01787 881 1165 or via their website. Free publications can be downloaded from the HSE website.

The Environment Agency (EA) and the Scottish Environment Protection Agency (SEPA)

A number of useful publications can be downloaded free from their website.

NetRegs

Provides guidance on how small businesses can comply with environmental regulations / good practice measures, including a range of free downloadable publications.